BACKGROUND INFORMATION AND INSTRUCTIONS

Electronic Fund Transfer System

National Network of Libraries of Medicine
New England Region

The University of Connecticut Health Center
Regional Medical Library

What is the Electronic Fund Transfer System (EFTS)?

EFTS is an electronic billing system for interlibrary loan and document delivery charges.

What is the purpose of the EFTS?

EFTS was created to replace the prepaid coupon system which had been in use in Region 8 with deposit accounts for network member libraries. With EFTS, accounts are electronically debited or credited based on whether a participating library loaned or borrowed an item for a fee. Only transactions for which there is a charge will be included in the EFTS system. Therefore all BHSL and/or consortia transactions provided without cost to the borrowing library will be excluded from the system.

What is an EFTS transaction?

An EFTS transaction is the filling by one EFTS member of a request made by another EFTS member. Formats may include any or all of the following provided the transaction has a charge associated with it.

- a photocopied journal article
- a book loan
- an audiovisual loan
- other material as appropriate

Only transactions that involve a charge are reported to EFTS.

How does the system work?

Participants first establish a deposit account at the University of Connecticut Health Center Library. It is recommended to begin with an account balance equivalent to the net amount paid for interlibrary loans [total paid for ILLs minus total received for ILLs] requested through DOCLINE® during the last year or $100, whichever is greater. Only libraries that charge for transactions will need to submit data to the EFTS system.

When a library charges for a loan, they will submit data to the system and their account will be credited. The library that received the loan, will have their account debited.

There will be two options to submit data to the EFTS system.

1. Submit an ASCII text file of transactions to the system via FTP or dial-up access.
   Note: QuickDOC® will automatically create the file and send it to the system.

2. Submit an ASCII text file of transactions on a floppy disk to the office.

Can Credit be given for an incorrect bill?

Yes. QuickDOC gives the option to credit back a library for a request charged in error. If you're not using QuickDOC, then manually add the record to your upload file. The record should be exactly the same as the erroneous one, except substitute a "!" for the "-" in the request number and then add a minus sign in front of the amount in the charge field. For example:

RQNO: HLO-9706014824   should become ----->   RQNO: HLO!9706014824
CHRG: 10.00   CHRG: -10.00

Any disputes about charges should be worked out between the two libraries involved as has been done in the past.

Can EFTS accommodate charges above the national maximum of $10.00?

Yes. Any loan requiring a surcharge for special handling, such as Fax or Rush, can be included in the transaction data file.

Can you include non DOCLINE requests in EFTS?

Yes. Simply add them to the transaction data file and send them to the EFTS server.

Can a library be double billed for a request?

No. The program is designed to check all incoming charges against previous charges made. If a library were to resend a request already credited to their account, it would be pulled out and noted on their error report.

Is there a service fee?

Yes. A service fee of five percent (5%) will be deducted from the lender for each transaction to cover EFTS operational costs. These costs include personnel, postage, photocopying, and computer equipment as well as future enhancements to the system.

How often are reimbursement payments made?

Net lenders receive quarterly reimbursement checks for the amount in their accounts less a minimum balance.

Are there account statements?

Participants will receive a monthly statement indicating activity since their last statement and the balance in their account. Each transaction for which a participant has been credited or debited will be listed on the statement. Accounts should be kept at a $100 minimum balance. An example of a monthly statement can be found attached.

How can a deposit account be established?

Complete and return the EFTS Data and Request Form included in this information packet and a signed copy of the Memorandum of Agreement along with a check made payable to UCHC-EFTS, or invoice request to:

> NN/LM-New England Region
> University of Connecticut Health Center
> 263 Farmington Avenue
> Farmington, CT 06030-5370
> Attn: EFTS

Can a library be invoiced to establish a deposit account if its institution has a policy which does not allow the expenditure of funds to be placed on account for services to be rendered in the future?

Yes. The library should return the signed Memorandum of Agreement and the Data and Information Request form. Indicate in the place provided on the Data and Information Request Form that an invoice for a **specified** dollar amount will be necessary.

Who developed the EFTS system?

Lito Dino, a database programmer from the University of Connecticut Computer Center, collaborated with Jay Daly and wrote the software for the system. Jay also added a component to his QuickDOC program that would create the transaction data file (UPLOAD FILE) to be sent to the EFTS server.

What was the effective starting date for the EFTS?

The EFTS became effective on January 2, 1996.

If a Region 8 library is involved in an ILL transaction with a library from another Region, can the transaction be billed through EFTS?

Both libraries must be a participant in the EFTS and have deposit accounts established. There are some libraries from outside Region 8 that have EFTS accounts so that inter-regional ILL traffic can be billed electronically. A list of EFTS participants is available on the NER homepage at:
http://www.nnlm.nlm.nih.gov/ner.

What happens if a library fills a loan for someone who isn't an EFTS participant?

The library who fills the loan must then submit an invoice to the borrowing library in the amount due.

How do participants have input into the operation of the EFTS?

The RML has established an EFTS advisory committee whose purpose is to promote EFTS usage, evaluate the EFTS operation, and provide recommendations to the RML on policy, procedures and fees. The advisory committee is composed of five network members representing primary access and resource libraries. The advisory committee conducts most of its business through telephone conference calls or e-mail and meets at least once annually. A list of the advisory committee members along with contact information is available on the NER homepage at: **http://www.nnlm.nlm.nih.gov/ner**.

Where can concerns specific to the EFTS be addressed?

> Contact: John Stey (stey@nso.uchc.edu) or
> Ed Donnald (donnald@nso.uchc.edu)
> NN/LM-NER
> UCHC
> 263 Farmington Avenue
> Farmington, CT 06030-5370
> (860) 679-4500

<div align="center">

Transaction Data File Template
(Non QuickDOC® Users)

</div>

Only libraries that charge other EFTS libraries for an interlibrary loan need to submit data to the EFTS system and only for the tranactions that involve a charge.

If you're not using QuickDOC and need to create the transaction data file for sending to the EFTS server, this is the protocol for creating it.

You may use any word processing or database program that can output an ASCII text file. This means there is no formatting such as bold or italics, only plain text. Type up the file according to the description below. Make sure to supply all the field labels, in the format specified, and the record delimiters and summary lines.

Remember, you only need to include LOANS, with a CHARGE, you made to EFTS Libraries.

If you have more than a few loans that you need to submit to the EFTS for billing each month and aren't using QuickDOC, you're probably using database software such as Paradox or MS Access. Create a database report or export the data in ASCII text and send it to your account on the EFTS server. Logout and login again to confirm that the file was received.

Protocol For Creating the Tranaction Data File to be submitted to the EFTS

DOCLINE® Lending activity (and certain other non-DOCLINE activity described below) for which a charge to the Borrowing Library is due should be sent to the EFTS system on a monthly basis, no later than the 10th of the following month.

Type of File
The transaction data file will be in ASCII text format, in the form outlined below, and may be produced with any ASCII Text Editor, by an ASCII Export from a database program, or by automatic export from QuickDOC.

Name of the Transaction Data File (Upload File)
The filename should reflect the following conventions: SERHOLD ID of the Lender + Year of Data Upload + Month of Data Upload; e.g., for an upload from Boston's Beth Israel Hospital representing loan activity ending January 31, 1996, the filename would be: BET9601.

Destination of the Transaction Data File (Upload File)
The EFTS server **nnlmner.uchc.edu**. Via the Internet, FTP. Via dial-up connection, 1-860-679-1456.

Types of Lending Requests Included in the Upload
The upload should include only loaned items meeting the following criteria:

1. There must be a non-zero entry in the Charge Field (CHRG:) (see fields, below);

2. There must be an entry in the LIBID of Borrower (BORR:) Field, and the LIBID must be the true LIBID of the Borrower, not a local construct — LIBIDs that are not found in DOCUSER® will be rejected;

3. There must be a DOCLINE Request Number or for loans to non-DOCLINE libraries (which must still have a LIBID on file at NLM), there must be a 14-digit number of some sort in the RQNO field. For Non- DOCLINE Loans, use a unique number, in the DOCLINE format, as far as is possible (XXX-YYMMDDnnnn). CHECK TO BE SURE THAT OCLC REQUESTS HAVE NOT BEEN PAID THROUGH IFM BEFORE UPLOADING TO EFTS.

4. If you use the OCLC Request Number to mark the request in QuickDOC (e.g., BET-IL:1234501 - an OCLC number mapped to the DOCLINE format), this will also be accepted, but you should be sure that these loans aren't included under IFM.

QuickDOC will automatically include Non-DOCLINE Loans and will provide an EFTS Preview Utility that will allow you to mark records that should not be sent. In addition, QuickDOC will exclude records for which you have printed Invoices in the BILLING Program or which have been marked as PAID. For additional information on QuickDOC, contact Jay Daly at (617) 734-0918.

Format of the Upload File
The Upload file will be in ASCII text format, with a group of header lines at the beginning, followed by a series of records with field labels and record delimiters, and ending with 3 summary lines, as described below. Each field should be no more than 30 characters (including the label), and should appear with its label on a line of its own (terminated by a Carriage Return/Line Feed combination). Each record contains nine fields, on nine lines, and is terminated by a line reading simply *ENDREC.

There **must** be an entry of some sort in each field (except Patron, although the full tag, PATR: must still be included, on a line by itself). Use N/A (for Not Available) if the value is unknown.

After the four header lines, enter *BEGUPLOAD and begin data entry for the first record on the next line. End each record with an *ENDREC line. End the transaction data file with a line *ENDUPLOAD followed by the three summary lines. Summary lines are: TRANS=number of transactions sent in this upload; TCHRG=total of all loan charges; and NOLINES=number of lines in this upload, from SHID= to *ENDUPLOAD, inclusive.

Sample File

And Should be in Order & Format Shown Below.

[File Begins on the Next Line]

SHID=BET	| Your SERHOLD ID. Use This format
LIBID=02215A	| Your LIBID. E.g., "LIBID=Yours
951101	| Beginning Date of Upload, YYMMDD
951130	| End Date of Upload, YYMMDD

These first four lines are the Header and are required.

*BEGUPLOAD	
RQNO: NLF-9510301234	| Request Number - DOCLINE Req
YRTI: 1995 CLIN NURS SPE	| Journal Year Title, abbreviated
AUCI: 8(1):48-55	| Citation of Article
PATR: JONES	| Patron, also abbreviated
CHRG: 8.00	| Charge
FORM: P	| P=Photocopy**
DTFL: 951101	| Date filled, YYMMDD
BORR: 02162A	| LIBID of Borrower
SRCE: DOCLINE	| Source of Request
*ENDREC	
RQNO: CHJ-951101MA12	| Request No. - Non-DOC Mail Req
YRTI: 1990 MAYO CLINIC PRO	| Journal Year Title, abbreviated
AUCI: N/A	| Citation Unknown for This Req.*
PATR: HARRIS	| Patron, also abbreviated
CHRG: 3.00	| Charge
FORM: P	| P=Photocopy**
DTFL: 951101	| Date filled, YYMMDD
BORR: 02118A	| LIBID of Borrower
SRCE: MAIL	| Source of Request
*ENDREC	
RQNO: LCB-9511012334	| Request Number - Book Loan
YRTI: 1995 Essentials of H	| Book Year & Title, (20 char's)
AUCI: Savage, E.	| Book Author (for Loan)
PATR:	| Patron Unknown for This Req.
CHRG: 8.00	| Charge
FORM: L	| P=Photocopy**
DTFL: 951101	| Date filled, YYMMDD
BORR: 01803C	| LIBID of Borrower
SRCE: DOCLINE	| Source of Request
*ENDREC	
RQNO: NLF-9510301234	| Request # Book Part - Photocopy
YRTI: 1993 MOTOR DISORDERS	| Book Year & Title, abbreviated
AUCI: RICHTER JE	| Auth of Part or Pgs (for P)

```
PATR: JONES              | Patron, also abbreviated
CHRG: 8.00               | Charge
FORM: P                  | P=Photocopy**
DTFL: 951101             | Date filled, YYMMDD
BORR: 02162A             | LIBID of Borrower
SRCE: DOCLINE            | Source of Request
*ENDREC
*ENDUPLOAD
TRANS=4                  | Summary Lines for Transactions,
TCHRG=27.00              |  Total Charge for This Upload &
NOLINES=46               |  No. of Lines through *ENDUPLOAD
```

These last three lines are the Footer and are required.

** The data in the Form field can be any of the following:

C	Copy
O	Original
F	Fax
A	Ariel
K	Pick Up
L	Pick Up
E	E-mail
P	IP Printer

5/16/97

Lyn Dietrich
McLean Hospital Mental Health Science
115 Mill Street
Belmont
MA   02178-

EFTS Member Account Summary for02178B

Name of Organization:	McLean Hospital Mental Health Sciences L
Library Identification:	02178B
Serhold Number:	MCQ

Starting Balance: $10,938.60

Total Credits: $70.00

Credit Summary/Adjustments:

Total Uploaded:	$90.00
No. of Trans Errors:	2
Sum (trans in error):	$20.00

5% Credit processing fee: $3.50

Total Debits: $398.00

New Account Balance : $10,607.10

* For information on your EFTS account, call (860) 679-4500 .

EFTS Detailed Credits for   02178B   *McLean Hospital Mental Health Sciences Library*

BORR	RQNO	YRTI_AUCI	DTFL	CHRG	*Subtotals*
01107A	BMC-9704183325	1992 NMR IN BIOMEDICINE 5(2):65-8	970418	$10.00	
					$10.00
01742B	EME-9704071361	1992 J NEUROSCIENCE RESE 31(2):309-	970408	$10.00	
					$10.00
02114I	VTP-9704092819	1971 PSYCHOSOMATICS 12 :371-379	970410	$10.00	
					$10.00
02139A	CBM-970401MA47	1972 PSYCHOLOGICAL REPOR 31(1)199-2	970401	$20.00	
					$20.00
02720A	CUN-9704071106	1997 J AM ACADEMY OF CHI 36(1):116-	970409	$10.00	
					$10.00
02780B	TSH-9704022532	1984 HEALTH PSYCHOLOGY 3(2):157-74	970402	$10.00	
					$10.00
		Total Credits:		**$70.00**	

EFTS Detailed Debits for 02178B   McLean Hospital Mental Health Sciences Library

LENDER	RQNO	YRTI_AUCI	DTFL	CHRG	Subtotals
01605B	MCQ-9704100665	1993 ADOLESCENCE 28(110):291-308	970410	$10.00	
01605B	MCQ-9704148908	1986 J DRUG EDUCATION 16(3):287-302	970415	$10.00	
01605B	MCQ-9704152114	1995 PROGRESS IN NEURO-P 19(7):1137	970415	$10.00	
01605B	MCQ-9704152124	1986 J DRUG EDUCATION 16(3):287-302	970415	$10.00	
01605B	MCQ-9704152134	1986 CONTEMPORARY DRUG P 13(1):23-6	970415	$10.00	
01605B	MCQ-9704152152	1986 J PSYCHOACTIVE DRUG 18(4):319-	970415	$10.00	
01605B	MCQ-9704152166	1986 J PSYCHOACTIVE DRUG 18(4):305-	970415	$10.00	
01605B	MCQ-9704152177	1994 J AM COLLEGE HEALTH 42(6):271-	970415	$10.00	
01605B	MCQ-9704153586	1994 CURR OPINION IN NEU 4(5):655-6	970415	$10.00	
01605B	MCQ-9704175887	1986 J PSYCHOACTIVE DRUG 18(4):335-	970418	$10.00	
01605B	MCQ-9704224086	1996 PSYCHOSOMATICS 37():518-522	970423	$10.00	
01605B	MCQ-9704224123	1994 PERCEPTUAL MOTOR SK 79(2):787-	970423	$10.00	
01605B	MCQ-9704224133	1997 PSYCHOLOGICAL BULLE 121(1):65-	970423	$10.00	
01605B	MCQ-9704252950	1994 PERCEPTUAL MOTOR SK 78(1):11-6	970425	$10.00	
01605B	MCQ-9704252919	1991 INT J NEUROSCIENCE 57(3-4):251	970426	$10.00	
01605B	MCQ-9704252935	1996 NEUROPSYCHOLOGIA 34(11):1085-9	970426	$10.00	
01605B	MCQ-9704296502	1993 AM J SPORTS MEDICIN 21(3):337	970430	$10.00	
01605B	MCQ-9704296518	1993 AM J SPORTS MEDICIN 21(3):468-	970430	$10.00	
01605B	MCQ-9704296581	1985 J ANALYTICAL TOXICO 9(3):141-3	970430	$10.00	
01605B	MCQ-9704296672	1991 SPORTS MEDICINE 12(4):250-65	970430	$10.00	
					$200.00
02115A	MCQ-9704028735	1994 ALABAMA MEDICINE 64(6):7-12 D	970404	$10.00	
02115A	MCQ-9704033209	1997 DRUG ALCOHOL DEPEND 44(1):11-2	970407	$10.00	
02115A	MCQ-9704100671	1992 ISRAEL J PSYCHIATRY 29(3):159-	970411	$10.00	
02115A	MCQ-9704224111	1984 J ADOLESCENCE 7(4):329-35 DE	970424	$10.00	
02115A	MCQ-9704281594	1983 (MONO) OCCUPATIONAL DISALVO,	970429	$10.00	
02115A	MCQ-9704281606	1984 (MONO) MOULD ALLERG AL-DOORY,	970429	$10.00	
02115A	MCQ-9704281624	1995 (MONO) PRINCIPLES A DAHL, R	970429	$10.00	
02115A	MCQ-970429MA35	1992 NMR BIOMEDICINE 5(4):179-184	970429	$18.00	
02115A	MCQ-9705129088	1970 MONOGRAPHS OF SOCIE 35(5):1-83	970515	$10.00	
					$98.00
02167B	MCQ-9704100684	1996 (MONO) FRONTIERS OF WEISHAAR,	970415	$10.00	
					$10.00
02912A	MCQ-9704175863	1990 THERAPEUTIC DRUG MO 12(1):72-8	970423	$10.00	
02912A	MCQ-9704224771	1996 DEVELOPMENT PSYCHOP 8():3-27	970423	$10.00	
02912A	MCQ-9704296599	1996 J FLORIDA MEDICAL A 83(7):479-	970430	$10.00	

EFTS Detailed Debits for   02178B   *McLean Hospital Mental Health Sciences Library*

LENDER	RQNO	YRTI_AUCI	DTFL	CHRG	Subtotals
					$30.00
03755A	MCQ-9702214335	1996 PSYCHIATRY RESEARC 67 (1):49-58 M	970224	$10.00	
03755A	MCQ-9703059705	1994 NEPHROLOGY, DIALYS 9 (9):1250-4	970307	$10.00	
03755A	MCQ-9703206287	1988 BIOMEDICA BIOCHIMI 47 (12):1013-21	970321	$10.00	
03755A	MCQ-9704100645	1996 AUSTRALIAN AND NEW 36 (3):313 AUG	970411	$10.00	
					$40.00
06510A	MCQ-9704281638	1996 PSYCHIATRY RESEARCH 67(1):29-3	970429	$10.00	
					$10.00
10010H	MCQ-9704296487	1968 ADM 25 (6):473-7	970430	$10.00	
					$10.00

Total Debits: $398.00

2

Lyn Dietrich   *5/16/97*

McLean Hospital Mental Health Science

115 Mill Street

Belmont   MA   02178-

Batch Transaction(s) in Error for *02178B*

LIBID	SHID	BEGDATE	ENDDATE	RQNO	TITLE	BORR	DTFL	CHRG	FORM	
02178B	MCQ	970401	970430	QUI-970401MA45	1996 NURSING ADMINIS		02169A	970401	$10.00	P
		Error:		BORR is not a member						
02178B	MCQ	970401	970430	QUI-970401MA46	1993 NURSING ADMINIS		02169A	970401	$10.00	P
		Error:		BORR is not a member						

Accessing Your EFTS Account

Only libraries sending transaction data to the EFTS server need to access their account.

Connecting to the EFTS Server

   Internet Access:
   You can reach the EFTS server by telnet or FTP to: **nnlmner.uchc.edu** or **155.37.9.88**

   Dial-up Access:
   You can reach the EFTS Server by using a modem and communication software at:
   860-679-1456.

Before actually sending your transaction data files, you must activate the account and choose a password. Be sure to make note of it as you will be the only one to know it. If you forget it, we can reset the account so you can choose a new one.

Connect to the EFTS server via telnet (Internet) or dial-up (modem). When you have successfully connected you will see the login prompt displayed as:

```
UNIX(r) System V Release 4.0 (nnlmner.uchc.edu)

login:                          [Enter your user id here.]
```

At the login prompt, type in your user id. Note that UNIX is case sensitive. You will then be prompted to enter a new password and to confirm it.

```
Choose a new password.
New password:              [type in a password you've chosen.  It
                           needs to be a 6 characters including 2
                           letters and 1 number or special character.
                           Again, UNIX is case sensitive.]

Re-enter new password:     [To confirm your new password.]
```

Once you have successfully chosen a password, you will be logged into your account and will see the prompt:

nnlmner.uchc.edu%

You may quit by typing **logout** or **exit** at this prompt.

If you wish to change your password in the future, after logging in, type **passwd** at the prompt. You will be asked to enter your old password and then choose a new one and confirm it.

Sending transaction data to the EFTS server

You will need to connect to the EFTS server either via FTP on the Internet or dial-up via a modem and have file transfer software running. Enter your user id and password. Then you can send the file to your account. There are many "different looking" ftp interfaces. If you're having trouble, call the office for assistance.

The data is processed on the 15th of each month. Your data must be received by close of business on the 14th for the previous months activity.

After you have sent the file, logout of the system and then back in to check and see if the file was sent.

For a listing of those libraries participating in the EFTS look on the NER homepage **http://www.nnlm.nlm.nih.gov/ner** or call the office at 860-679-4500 for a list.

If you encounter any problems or have questions please contact the office at 860-679-4500.